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**HOUSING ELEMENT**  
**OF THE**  
**VILLAGE OF RIDGEWOOD MASTER PLAN**  
**AND**  
**FAIR SHARE PLAN**

**Village of Ridgewood Planning Board**

**adopted**  
**December 16, 2008**

The original of this report was signed  
and sealed in accordance with  
N.J.S.A. 45:14A-12.

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## HOUSING PLAN

### Introduction

The housing element is that portion of the Village Master Plan which addresses the housing needs, both present and future, of the community, and to a lesser extent, the region. The housing element has taken on special importance due to various court decisions and legislation involving the need to provide a realistic opportunity for affordable housing.

In 1975, the New Jersey Supreme Court handed down its first Mount Laurel decision. In that decision, the Court imposed an obligation on "developing municipalities," through their plans and development regulations, to provide an opportunity for the provision of a share of the regional housing need for families of low and moderate income, or "affordable housing" as it has become known. In 1983, the Court handed down a second decision, which has been referred to as Mount Laurel II. In that decision, the Court no longer limited the requirement to provide for affordable housing to developing municipalities, but related the obligation to the State Development Guide Plan, which delineated the State into various planning areas. Those areas designated as "growth areas" were required to provide a plan for the provision of affordable housing for the local community and a portion of the region's population.

In January, 1985, New Jersey adopted the Fair Housing Act. This act was the Legislature's response to the Supreme Court affordable housing decisions. The act established the Council on Affordable Housing (COAH), and assigned to COAH the responsibility for monitoring affordable housing activity throughout the State. Included among COAH's responsibilities are the establishment of housing regions, the determination of state and regional low and moderate income housing needs and the promulgation of guidelines and criteria for determination of municipal shares of the regional need for affordable housing. The act also strongly links municipal planning and zoning to the provision of affordable housing. Under the act, a municipal zoning ordinance is valid only if the municipality adopts a housing element as part of its master plan, and only if the zoning ordinance is substantially consistent with the housing element.

Subsequent to the adoption of the Fair Housing Act, COAH adopted procedural and substantive rules which set forth the requirements for municipalities under the Act. The rules determined the local and regional need for affordable housing units, and allocated a "fair share" of the regional need to each municipality in the region for the period of 1987 to 1993, subsequently known as the "first round."

The Village of Ridgewood received substantive certification of its first round housing element and fair share plan on May 16, 1990 and again on October 3, 1990. The Village's first round obligation was 526 units, including a new construction obligation of 497 units and a rehabilitation obligation of 29 units. Prior-cycle credits were granted for 137 newly constructed units, consisting of eight that were developed by the Bergen County Housing Authority and 129 age-restricted units constructed under the HUD Section 202 program. Twenty-four credits were also granted for units that had been rehabilitated consistent with COAH regulations in effect at

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that time. The application of these credits resulted in a revised affordable housing obligation that consisted of a 360-unit new construction component and a four-unit rehabilitation component. After applying credits, a vacant land adjustment was granted by COAH, resulting in a realistic development potential of zero and a four-unit rehabilitation obligation.

In May 1994, COAH amended its substantive rules and established revised affordable housing requirements for municipalities for the period of 1987 to 1999, known as the “second round.”

The Village received substantive certification of its second round housing element and fair share plan on May 5, 2004. The Village’s second round obligation was 317 units, consisting of an 88-unit rehabilitation obligation and a 229-unit new construction obligation. COAH received a reduction of the rehabilitation obligation based upon a structural conditions survey that was conducted, resulting in a rehabilitation obligation of 21 units, which it proposed to address through participation in the Bergen County Home Improvement Program. Concerning the new construction obligation, the Village carried forward the 137 prior cycle credits from the first round, and received a vacant land adjustment for the remaining 92 units, again reducing the realistic development potential to zero. The Village’s plan included nine alternative living arrangements, as well as overlay zoning in the central business district, to address unmet need. Finally, the plan included a mandatory development fee ordinance, with the receipts to be dedicated to addressing affordable housing efforts.

In December 2004, COAH once again amended its rules, which adjusted the prior fair share obligations and promulgated a new methodology for determining a municipality’s future obligation to plan for affordable housing. These rules were challenged and in January 2007 the New Jersey Appellate Court overturned certain components of COAH’s rules and methodology. Subsequently, the rules were amended on several occasions, most recently on September 22, 2008 (effective October 20, 2008). Additional amendments are now pending and other amendments, not yet promulgated, are planned. The revised rules have also been challenged, and the court case is still pending as of this writing. Nonetheless, COAH has established a deadline for the filing of third round housing plans regardless of the ongoing appeal.

The new COAH methodology updates the first and second round obligations and determines the municipal obligation for the period of 2000 through 2018 (i.e., the “third round”) on the basis of development activity, or growth, in the municipality during the period from January 1, 2004 to December 31, 2018, as measured by certificates of occupancy issued. The rules require that municipalities provide a plan for one new affordable housing unit for every increase of 4 market-rate housing units and for every increase of 16 jobs, with jobs estimated using various ratios of employment to floor area for different uses. This housing element is intended to satisfy the plan requirement for addressing both the prior round obligations, revised rehabilitation obligations and the new “growth share” obligation.

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## **Housing Plan Summary**

### Prior Rounds

This plan proposes to continue the adjustments, policies and programs that were outlined in the prior housing plan approved in 2004 to address the obligation for prior rounds. That plan carried forward the credits from the first round and received a vacant land adjustment for the remaining new construction obligation. Credits were granted for various group homes. The vacant land adjustment reduced the realistic development potential to zero. The plan included overlay zoning in the central business district to address unmet need. COAH also granted a reduction of the rehabilitation obligation based upon a structural conditions survey. The plan proposed to address the reduced rehabilitation obligation through participation in the Bergen County Home Improvement Program. Finally, the plan included a mandatory development fee ordinance, with the receipts to be dedicated to addressing affordable housing efforts.

### Third Round

For the third round new construction component, the Village proposes a downward adjustment of COAH's projected growth share obligation, based upon an analysis of existing land capacity. The plan addresses the reduced obligation through inclusionary zoning and the construction of a supportive housing facility.

For the rehabilitation component, this plan again proposes a reduction in the number of units needing rehabilitation on the basis of a structural conditions survey, and again proposes to address the reduced obligation through continued participation in the Bergen County Home Improvement Program.

The plan also includes increased mandatory development fees for residential development, along with the 2.5% fee mandated by the Statewide Nonresidential Development Fee Act. The funds generated by these fees are to be used for affordable housing purposes as set forth in the spending plan to be approved by COAH.

## **Determination of Housing Need**

### General – Market Housing

In general, there is a fairly good match between Ridgewood's existing housing stock and its existing population in terms of housing type, size and quality, as demonstrated in the demographic and housing analysis in the appendices to this report. Trends in household size, however, indicate that new housing units need not be as large as previously, at least from a practical perspective. Market demand exists for larger homes, however, despite the smaller household sizes. The projected increase in the number of senior citizens suggests a continuing need for housing units suitable for persons in this age group. These units generally are smaller than average, are conveniently located near shopping areas and services, require less maintenance and are lower in cost. The ability to adapt to these needs is severely limited, however, by the shortage of developable land in the Village and other factors.

According to Appendix C in the amended rules, COAH has established a second round new construction obligation of 227 units for the prior rounds in the Village. As noted previously and below, after credits the Village received a vacant land adjustment for the 92 units, reducing the realistic development potential to zero. The 92 adjusted units remain as unmet need.

Appendix F2 in the amended rules projects a new construction obligation (the “growth share”) of 96 affordable units for the Village of Ridgewood based upon growth projections for the period of January 1, 2004 through December 31, 2018, as follows:

Pursuant to N.J.A.C. 5:97-5.6, municipalities may request an adjustment to the above household and employment projections, based upon an analysis of actual growth to date and existing land capacity. Such an analysis was performed for this report, which results in a reduction of the obligation to 20 units, as follows:

Residential Growth Share Obligation (residential capacity ÷ 5) **19.39 units**

Nonresidential Growth Share Obligation (nonresidential capacity ÷ 16)	<b>0.2 units</b>
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*\* Note: This figure represents certificates of occupancy for new dwelling units issued since January 1, 2004, and does not include demolitions of existing dwelling units. Since January 1, 2004, demolition permits have been issued for 51 dwelling units, which is more than the number of certificates of occupancy issued for new dwelling units. A pending amendment to the rule in N.J.A.C. 5:97-2.5(a), scheduled for adoption in January 2009, will partially address this situation by subtracting from the total growth new owner-occupied units where the current owner demolished a prior dwelling on same property, subject to the imposition of a mandatory development fee for the new units and subject to other*

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*conditions. As many as 24 of the 43 units of actual growth to date may meet these criteria, and thus the growth share obligation could be reduced by as many as 5 units once the new rule is adopted.*

Details of the adjusted growth share analysis may be found in Worksheet C, as well as on the existing development map and constraints map accompanying this report.

#### Rehabilitation Obligation

In addition to the new construction obligation, Appendix B of COAH's amended rules have estimated the Village's rehabilitation obligation to be 77 units. Pursuant to N.J.A.C. 5:97-6.2(a), however, the obligation may alternatively be determined through a structural conditions survey of the housing stock in the municipality, subject to review and final determination of the obligation by COAH. Such a survey was performed by the Village's Building Department for this report and will be submitted to COAH, who will then review the survey and determine the adjusted rehabilitation obligation.

#### **Credits**

##### Prior Round Obligation

This plan carries forward credits granted previously for the prior round obligation. These credits include the following:

1. 129 prior cycle credits for the 129 affordable rental units developed by the Bergen County Housing Authority at 7-11 Ridge Road, also known as the Ridgecrest Apartments.
2. 4 prior cycle credits for the 4 owner-occupied affordable units developed by the Bergen County Housing Authority at 46-50 Leonard Place, also known as the Woodside Gardens Condominiums.
3. 4 prior cycle credits for the 4 owner-occupied affordable units developed by the Bergen County Housing Authority at 308-316 South Broad Street, also known as the Broadwood Condominiums.

The Village also received credit against the unmet need from the prior rounds for two group homes. The present status of these homes is as follows:

4. 5 units of credit were granted for the group home at 296 Prospect Street, owned by West Bergen Mental Healthcare. This group home has been replaced with a private residence and is no longer owned by West Bergen Mental Healthcare.
5. 4 units of credit were granted for two two-bedroom group homes owned by West Bergen Mental Healthcare at 234 South Broad Street. Although these group homes currently exist, they are proposed to be demolished and replaced with a 10-unit supportive living facility owned and operated by West Bergen Mental Healthcare on the same site discussed below.

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This plan proposes to replace the loss of these two group homes, and the 9 credits they provide against unmet need, with 9 credits from a 14-unit Class D boarding home owned and operated by Share, Inc. and located at 130 Prospect Street (Block 3901, Lot 1). This home was created in 1998 through a H.O.M.E. grant from HUD. The home has a 15-year deed restriction on affordability controls, and the home will revert to HUD if Share, Inc. no longer owns the property. Income limits and marketing procedures are in place pursuant to HUD regulations. The home is restricted to moderate-income persons at least 62 years of age. The balance of excess credits from this facility will be used to address the third round growth share obligation.

#### Growth Share Obligation

This plan proposes to use the 5 excess credits from the existing 14-unit Share, Inc. boarding home, discussed above, against its growth share obligation.

The Village may also be eligible for 5 rental bonus credits for the West Bergen Mental Healthcare supportive living facility proposed in this plan.

#### Rehabilitation Obligation

As part of its prior round housing plans, the Village received credits for units rehabilitated through the Bergen County Home Improvement Program. The Village has continued to participate in the County program since the prior round. Two additional units have been rehabilitated since that time, for which the Village is entitled to credit.

### **Mechanisms to Address the Remaining Affordable Housing Obligation**

#### Prior Round Obligation

The Village's third round plan continues the compliance mechanisms from the prior rounds, including the vacant land adjustment, overlay zoning and mandatory development fees.

In order to encourage construction of affordable housing, a zoning overlay of the central business district was adopted on May 12, 2004 by Ordinance No. 2891. The overlay grants a limited floor area ratio bonus and limited exemption from the height requirements that would otherwise apply in the central business district. The area affected by this proposal is indicated on the Affordable Housing Plan map, and is coterminous with the area of B-1 and B-2 zones in the central business district.

Currently, the B-1 and B-2 zones are devoted primarily to retail sales and service businesses. Apartments are permitted and exist on the upper floors of these commercial buildings. In the B-1 zone, a maximum floor area ratio of 50% of the lot area currently applies. In the B-2 zone, the maximum floor area ratio is 45%. In both zones, a maximum height of 45 feet applies. The overlay permits a maximum floor area ratio of 65% in the B-1 zone, and 60% in the B-2 zone, and a maximum height of 50 feet in both zones, for those developments providing affordable apartments in the central business district. In order to be eligible for these floor area ratio and height bonuses, a developer is required to provide at least one affordable unit, and at least 20%

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of the total apartments would be required to be affordable. In addition, a maximum density of 12 dwelling units per acre of lot area applies, and the total residential floor area is not be allowed to exceed more than two-thirds of the total building floor area, excluding basement area.

There has been no development of affordable housing in the overlay zone since its adoption. This is due, in part, to market factors and the fact that the ordinance has been in effect only four years. Similarly, there has been no development of market rate housing and only minimal commercial development in the overlay zone during the same period. One obstacle to increased development in the central business district is the shortage of parking. The Village has recently taken steps to address this shortage through the adoption of the North Walnut Street Redevelopment Plan in 2007, which proposes the construction of a parking structure along with limited commercial development at the corner of Walnut Street and Franklin Avenue. Proposals from several redevelopers are currently being considered for this area.

The Village has imposed a mandatory development fee in accordance with its prior round housing plan. The funds from this fee are placed in an affordable housing trust fund account, with the fund dedicated to affordable housing purposes.

#### Growth Share Obligation

The Village proposes to address the adjusted growth share obligation of 20 units through several means. These mechanisms are expected to produce from 26 to 28 affordable housing units, which with the 5 credits against the growth share discussed above, result in a total of 31 to 33 affordable units. The compliance mechanisms for creating additional affordable units include the following:

*Supportive living arrangement.* This plan includes the construction of a 10-unit supportive living arrangement at 234 South Broad Street by West Bergen Mental Healthcare (Block 3905, Lot 11). This facility is proposed as a community residence containing eleven apartments, including one apartment for supervisory staff. As noted above, the proposed facility would replace four units in two group homes presently existing on the same property. The proposed facility would be served by the same sewer and water service that serves the present facility. Although the use is currently permitted in the R-3 zone where it is proposed, it does not currently meet certain other requirements. In order to encourage and promote the establishment of this facility, this plan proposes an amendment to the zoning regulations to accommodate the facility. The outline of the proposed zoning amendments follows:

1. Maximum building height. 33 feet (increase from 30 feet).
2. Minimum side yard. 7 feet (reduction from 10 feet).
3. Maximum coverage by above grade structures within 140 feet of front lot line. 33% (increase from 25%).
4. Maximum improvement coverage. 70% (increase from 40%, or 8,750 sq. ft., whichever is less).



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5. Maximum improvement coverage within 140 feet of front lot line. 70% (increase from 45%).
  6. Maximum gross building area. 45% of the lot area (increase from 24% of the lot area, or 5,000 sq. ft., whichever is less).
  7. Maximum gross building area within 140 feet of front lot line. 85% (increase from 24% of the lot area within 140 feet of the front lot line).
  8. Garage parking. Not required (reduction from one required space).
  9. Architectural design.
    - a. Maintain streetscape appearance by designing building wall facing the street similar to typical front of building in single-family residential zones.
    - b. Reduce apparent mass of building by orienting building so that wall with narrower dimension faces the street, by incorporating projections and recesses, windows and doors, by varying building facade materials and through creative landscape design around the building.
    - c. Maintain residential appearance through incorporation of sloped roofs.

*Inclusionary zoning.* Overlay zoning for certain properties at 100-200 South Broad Street (Block 3707, Lot 5.01 and Block 3905, Lots 1.01, 4, 5 and 6), consisting of approximately 3.4 acres. Most of the property is currently developed with an automotive dealership and the balance is vacant, but the dealership is expected to relocate elsewhere in the near future. Interest in redeveloping the properties for multifamily housing has recently been expressed by various developers. The zoning overlay will allow continuation of the dealership until redevelopment occurs, but any redevelopment of the site will be required to provide affordable housing.

The proposed site has been chosen because of its location near the central business district and mass transit (passenger rail and bus) facilities, as well as the interest recently expressed by several developers for housing at the site. The proximity to the CBD will allow the density to more easily be accommodated, provide convenient shopping for site residents as well as a boost to the CBD retail market. The proximity to the mass transit facilities will reduce traffic from the site during peak commuting hours. All of the foregoing is consistent with transit-oriented development studies that are ongoing with the Planning Board.

The area of the overlay zone is currently serviced by public sewer and water with adequate capacity for the proposed development. It is anticipated that this development will produce from 80 to 88 total housing units, including 19 to 20 affordable units. The varying densities and affordable units reflect incentives for the provision of affordable rental housing. Also permitted in addition to the housing units will be up to 30,000 square feet of commercial use on the ground floor. In order to provide a better land use transition between the central business district and

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residential areas to the south, the portion of the site south of Leroy Place (located across South Broad Street), will be limited to residential use only, with greater yard depths than required north of Leroy Place. The development standards for the overlay district are summarized below:

A. Permitted uses.

1. North of an imaginary extension of the southerly side line of Leroy Place: Commercial uses as permitted in the B-2 zone district, but excluding shops for tradesmen, furniture movers, printing establishments, motor vehicle service stations and public garages, schools, houses of worship, public utility buildings and structures, fast food restaurants and drive-in banks. Multi-family residential uses permitted on all floors other than basement floors.
2. South of an imaginary extension of the southerly side line of Leroy Place: Multi-family residential uses and uses accessory thereto.
3. Existing uses on the site permitted to continue until redevelopment occurs.

B. Development standards. Existing development shall be subject to the B-2 zone regulations. Redevelopment shall be subject to the following:

1. Minimum tract area. All of the privately owned land area of the overlay district, consisting of approximately 3.4 acres.
2. Maximum density. If affordable units are for sale, 23.2 units per acre, but not to exceed 80 units. If affordable units are for rent, 25.5 units per acre, but not to exceed 88 dwelling units.
3. Maximum floor area. Nonresidential: 30,000 square feet. Residential: no limit.
4. Maximum building height. 50 feet, provided that not more than three stories shall be permitted south of an imaginary extension of the southerly side line of Leroy Place:
5. Minimum yard depths.
  - a. North of an imaginary extension of the southerly side line of Leroy Place: none.
  - b. South of an imaginary extension of the southerly side line of Leroy Place:

Front yard: 30 feet.

Side or rear yard abutting nonresidential zone: none.

Side or rear yard abutting residential zone: 25 feet or half the building height, whichever is less.

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6. Maximum improvement coverage.

- a. North of an imaginary extension of the southerly side line of Leroy Place: 95% of the lot area.
- b. South of an imaginary extension of the southerly side line of Leroy Place: 75% of the lot area.

7. Parking requirements.

- a. Number of parking spaces. Nonresidential as required for B-2 zone. Residential as required by N.J. Residential Site Improvement Standards.
- b. Parking location. Parking permitted in side or rear yards only. Parking shall be screened from view of residential zones.
- c. On-street parking. If South Broad Street is widened to provide public parking in front of the subject property, such widening shall not reduce the permitted development yield; the density calculation shall be made as if the widening did not occur.

C. Affordable housing requirements.

- 1. Minimum number of affordable units. If affordable units are for sale, at least 20 affordable units (25% of the maximum permitted number of dwelling units) shall be provided. If affordable units are for rent, at least 19 affordable units (21.5% of the maximum permitted number of dwelling units) shall be provided. All affordable units shall be provided on site.
- 2. Occupancy. All affordable units shall not be age-restricted.
- 3. Sales prices and/or rents.

At least 50 percent of the affordable units in any development shall be affordable to low-income households. An odd number shall be split in favor of the low income unit.

At least 13% of the affordable units in any development shall be affordable to very low income households.

- 4. Affordable housing units shall be built in accordance with the following schedule:

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Percentage of Market-rate Units <u>Completed</u>	Minimum Percentage of Low- and Moderate-Income Units <u>Completed</u>
25	0
25 + 1 unit	10
50	50
75	75
90	100

4. To the extent feasible, development shall fully integrate the low- and moderate-income units with the market units.
5. Affordable units shall utilize the same heating source as market-rate units within the inclusionary development and have access to all community amenities available to market-rate units and subsidized in whole by association fees.
6. The first floor of all townhouse dwelling units and all other multistory dwelling units shall comply with N.J.A.C. 5:97-3.14.
7. All affordable units shall comply with N.J.A.C. 5:97-9 and the Uniform Housing Affordability Controls in N.J.A.C. 5:80-26.

#### Rental Housing

COAH's rules at N.J.A.C. 5:97-3.11 require that at least 25 percent of the growth share obligation be rental units. In addition, pursuant to N.J.A.C. 5:97-3.4, at least 50 percent of the rental housing requirement for the projected growth share requirement must be met with family housing. Incentives are provided within the overlay for the production of family rental housing, which meets both of these requirements.

#### Family Housing

COAH's rules at N.J.A.C. 5:97-3.9 require that at least 50 percent of the units within the municipality addressing the growth share obligation must be family units. The inclusionary zone provided in this plan provides for 100% family units, which exceeds the 50 percent required.

#### Very Low Income Housing

The Fair Housing Act requires that at least 13 percent of the affordable units be reserved for occupancy very low income households (i.e., households earning not more than 30% of median income for the housing region). Apart from any very low income units provided in the supportive living arrangement discussed above, the proposed overlay zone district which is a part of this plan requires that at least 13 percent of the affordable units be affordable to very low income households. In addition, the proposed spending plan discussed below provides funding to encourage the provision of very low income housing.

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### Rehabilitation Obligation

This plan again proposes a reduction in the rehabilitation obligation on the basis of a structural conditions survey, and again proposes to address the reduced obligation through continued participation in the Bergen County Home Improvement Program.

### Mandatory Development Fees – Spending Plan

The housing plan includes mandatory development fees for residential development. Although a fee ordinance currently exists, this plan proposes the adoption of an amended development fee ordinance in order to: 1) increase in the fee percentage for residential development from 0.5% to 1%, except developments receiving “d” variance approval for increased density, which are subject to a fee of 6% of the increase in equalized assessed value; 2) to bring the fee ordinance into compliance with the Statewide Nonresidential Development Fee Act, 3) make other amendments consistent with COAH’s model development fee spending ordinance. Fees collected under the ordinance will be used to be used for affordable housing purposes as set forth in a spending plan to be approved by COAH. The proposed amendment is included as an appendix to this report.

The spending plan for the revenues from the mandatory development fees and other sources is to be submitted to COAH for approval. The spending plan is summarized below:

Since December 31, 2002, the Village has collected a total of \$336,000 from fees and other payments, including interest earned, for the affordable housing trust fund. This amounts to approximately \$56,000 per year. A projection of revenues and interest of \$50,000 in 2008 and of \$60,000 per year for the remaining nine years through 2018 is reasonable, given the proposed fee increase and the recent Statewide Nonresidential Development Fee, but also considering a slowdown in development activity due to market conditions and fewer opportunities for development in the future, given the shortage of land. This would equal \$590,000 more collected, which when added to funds already in the account, would equal \$900,000 that would be in the fund by the end of 2018. This plan proposes to spend these funds as follows:

- The funds projected in 2017 and 2018 (\$120,000) will be reserved for preparation of a fourth round housing element and fair share plan and for use in funding affordable housing activities during the fourth round.
- Up to 20% of the remaining projected funds (\$156,000) will be spent on administrative expenses.

This will include, but not be limited to salaries and benefits for Village employees or consultant fees necessary to develop or implement an affordable housing program, housing element and fair share plan, and/or an affirmative marketing program, income qualification of households, monitoring the turnover of sale and rental units, preserving existing affordable housing, and compliance with Council monitoring requirements.

- At least 30% of the projected funds (\$234,000) will be spent for affordability assistance.

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This will include down payment assistance, security deposit assistance, low interest loans, rental assistance, assistance with homeowners association or condominium fees and special assessments, and assistance with emergency repairs.

At least one third of the affordability assistance portion will be dedicated to affordability assistance for very low income households, including the offering of a subsidy to developers of inclusionary developments or buying down the cost of low- or moderate-income units in the South Broad Street overlay district to make certain of these units affordable to very low income households.

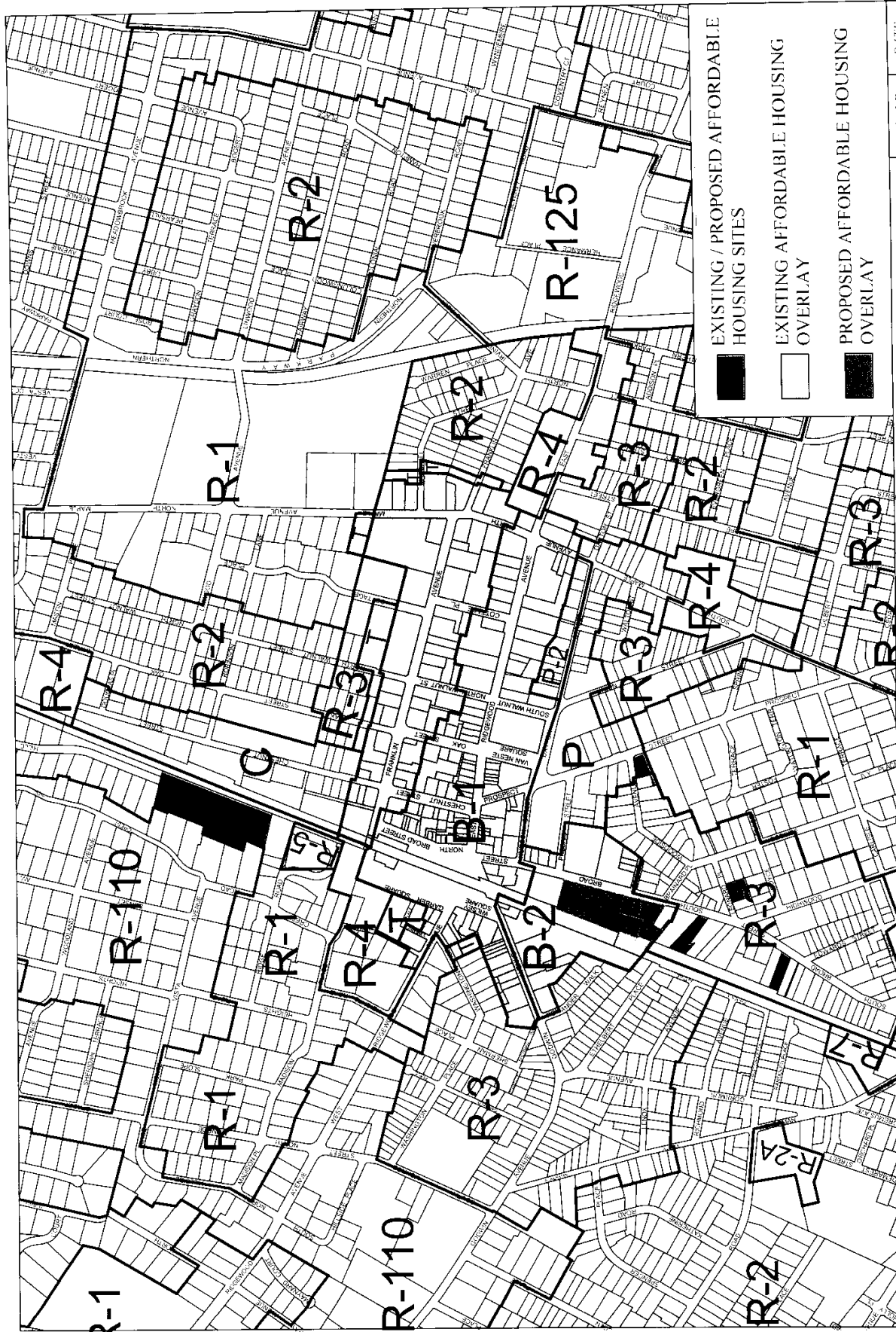
- At least 50% of the projected funds (\$390,000) for the creation of affordable housing units.

This will include, but not be limited to:

1. A rehabilitation program.
2. New construction of affordable housing units and related development costs for the South Broad Street overlay district and, if necessary, the supportive living apartments described in this plan. In the case of the overlay district, eligible costs will be pro-rated based on the proportion of affordable housing units included in the development.
3. Extensions or improvements of roads and infrastructure directly serving affordable housing development sites; in the case of the overlay district, costs shall be pro-rated based on the proportion of affordable housing units included in the development.
4. Green building strategies designed to be cost-saving for low- and moderate income households, either for new construction that is not funded by other sources, or as part of necessary maintenance or repair of existing units, in accordance with accepted national or state standards or such guidance as may be provided by DCA or the New Jersey Housing and Mortgage Finance Agency.
5. Maintenance and repair of affordable housing units.

All of these programs will be established within six months of receiving substantive certification of the housing element and fair share plan from COAH. The actual amount that will be made available for these purposes at any point in time, however, will be in accordance with projected revenues, in accordance with COAH requirements. All funds collected will be spent within four years of receipt.

In order to ensure adequate oversight over the affordable housing trust fund expenditures, all expenditures from the fund will be reviewed for consistency with funding eligibility criteria by a committee of the Municipal Housing Liaison, Village Planner and Village Manager. Upon approval of the funding request, a purchase order will be submitted to the Finance Department.



- EXISTING / PROPOSED AFFORDABLE HOUSING SITES  
 □ EXISTING AFFORDABLE HOUSING OVERLAY  
 ■ PROPOSED AFFORDABLE HOUSING OVERLAY

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## DEMOGRAPHIC CHARACTERISTICS

### POPULATION

#### Total Population

In 2000, the U.S. Census reported the total population in the Village of Ridgewood to be 24,936 persons. This represented an increase of 784 persons (3.2%) from the 1990 Census. Despite the increase, the total population in the Village is still less than any other census figure since 1950. Total population figures for each decade since 1920 are shown in Table 9. Perhaps the greatest reason for the population decline has been the decrease in household size, which is evident when one considers that the number of occupied housing units has actually increased since 1950. The new housing construction, however, was not sufficient to offset the downward trend in household size.

#### Age of the Population

Table 2 compares the percentage of the population in various age groups in the Village of Ridgewood, Bergen County and New Jersey for the years 1990 and 2000, and also provides the median age level for these years. Review of the table indicates some variation between age groups in the Village of Ridgewood and that of the County and the State. The percentage of children (0 to 19 years old) and "middle age" persons (i.e., between the age of 35 to 64) in the Village is higher than in either the County or State. Conversely, the percentage of young adults (ages 20 to 34) and older adults (age over 54 years) is lower, on average, than either the County or State. In sum, there is a greater preponderance of persons in the peak wage-earning and child-raising years of life in Ridgewood than the norm. This characteristic is consistent with both the cost and size of the Village's housing stock.

Table 3 provides the age groups of the population for the years 1970, 1980, 1990 and 2000 for Ridgewood, Bergen County and New Jersey. Several trends are apparent in this table. First, the numbers and percentage of the population in the 0 to 19 age group declined in the Village from 1970 to 1990, and the percentage declined similarly for the County and the State. Since 1990, however, the number of children has increased for all three geographic areas. By comparison, the percentage of the population in the 20 to 44 age group in the Village, County and State increased between 1970 and 1990, but then decreased between 1990 and 2000. The percentage of the total population in the 45 to 64 age group has been fairly stable in the Village, County and State over this period. The over 65 age group increased in the Village between 1970 and 1990, but at a slower pace than in either the County or the State. Since then, the percentage of the total population in this age group has leveled off, declining slightly in all three geographic areas.

Table 4 shows the median age trends for Ridgewood, Bergen County and New Jersey from 1960 to 2000. The median age in Ridgewood in 2000 (38.6 years) is shown to be slightly lower than the median age for the County (39.1 years) but is higher than the State (36.7 years). Since 1970, there has been a trend towards a higher median age for the Village, County and State.



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In broad terms, this data reflects the maturing of the "baby-boom" generation, the lower birth rates exhibited following the baby boom, and the "baby-boom echo" (i.e., the children of the baby boomers reaching child-bearing age). This data may also be influenced by immigration trends.

### **Household and Family Size**

In general, the Village of Ridgewood's average household and family sizes are slightly larger than for Bergen County or the State of New Jersey. Table 5 compares household size and family size figures for the Village, County and State for 1990 and 2000. In both 1990 and 2000, Ridgewood averaged 2.87 persons per household, versus 2.64 persons per household in 1990 and 2000 for the County and 2.70 and 2.68 persons in 1990 and 2000, respectively, for the State. Similarly, Ridgewood's average family size is slightly larger than reported for the County and State. The table also shows that Ridgewood has a lower percentage of one and two person households than the County or State, and generally exhibits a slightly greater percentage of households with three to five persons than either the County or State. The Village's percentage of large households (7 or more persons) is lower than the County and State. Finally, the percentage of family households in Ridgewood (72.9%) has dropped by over six percent since 1990, and is now only slightly higher than the County and State.

Although the Village's average household size is larger than the County or State average, there has been a long term trend toward smaller household sizes, as stated previously. Table 6 compares the average number of persons per household for the Village of Ridgewood, Bergen County and New Jersey for 1950 and each of the succeeding census years. In each year since 1960, the average household size in the Village has been greater than the County or State, but the number of persons per household has decreased or stayed level in each Census year, not only for the Village but also for the County and State. This trend results from several factors, including families having fewer children, individuals delaying marriage and child-bearing, an increase in the divorce rate and single-parent households, etc.

## **INCOME AND EMPLOYMENT**

### **Income Level**

Household income in the Village of Ridgewood is significantly higher than the County average, and nearly double the statewide average. Table 7 shows the median income figures for the Village, County and State for the year 1989 and 1999, as well as giving the percentage of households in each income level. Median income for Ridgewood in 2000 was \$104,286, compared with median incomes of \$65,241 for the County and \$55,146 for the State. The table also shows the Ridgewood has a much smaller percentage of lower income households (less than \$75,000 annual income) than either the County or the State. The Village's percentage of higher income households is correspondingly greater than the County and State.

Table 8 presents poverty level data for households in Ridgewood, Bergen County and New Jersey for 1989 and 1999. This table indicates that the Village has a lower percentage of

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households of all types below poverty level than either the County or the State. Not surprisingly, the higher income levels in the Village correspond with the higher housing values that exist.

### **Employment Status**

Table 9 shows the employment status for persons 16 years of age or older in 1990 and 2000 for Ridgewood, Bergen County and New Jersey. The data indicates that there has not been a significant change in the Village's labor force since at least 1980. The table shows that the Village had a total labor force of 12,445 persons in 1990 and a labor force of 11,794 persons in 2000. Not shown is the total labor force of 12,363 persons in 1980. While the Village's labor force has declined since 1990, the numbers of individuals not in the labor force have increased by 287 persons. This appears to be due to the increased numbers and percentages of children in Ridgewood since 1990. The percentages of the population in the labor force for the County and State is similar to the Village. On the other hand, the Village's unemployment rate, which remained at 3.1% in 1990 and 2000, is less than the rate for either Bergen County or New Jersey (4.1% and 5.8%, respectively, in 2000). Although the actual rates were different, the comparison in 1980 was similar (not shown on the table).

### **Employment by Occupation**

Table 10 presents information concerning employment of the labor force by occupation for Ridgewood, Bergen County and New Jersey for 1990 and 2000. The data in the table indicates that a majority of the labor force in the Village is employed in "white collar" occupations. The two largest occupation groups in 2000 are Management, Professional & Related, and Sales and Office occupations. The percentage of the work force in Ridgewood in the former (61.5%) exceeds the percentages in both the County (43.1%) and State (38.0%), even though this is also the largest occupation group for the County and State. The percentages of persons in Sales & Office occupations, as well as more traditional 'blue collar' occupations is lower in Ridgewood than in either the County or State.

### **Employment by Industry**

Table 11 presents information concerning labor force employment by industry for Ridgewood, Bergen County and New Jersey for 1990 and 2000. The data in the table indicates that the Village's four largest industry groups by employment in 2000 are as follows, with the percentage of the workforce in parentheses: Educational, Health and Social Services (21.5%), Professional and Related Services (16.2%), Finance, Insurance, Real Estate, Rental and Leasing (15.9%) and Manufacturing (10.1%). The pattern is similar for the County and State, except Ridgewood has higher percentages of its labor force employed in Finance, Insurance, Real Estate, Rental and Leasing, and in Professional and Related Services industries than the either the County or State.

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## **HOUSING CHARACTERISTICS**

### **Number and Type of Housing Units**

Table 12 shows the number and type of housing units in the Village of Ridgewood in 1990 and 2000. In 1990 the Village contained 8,666 housing units. In 2000, this had risen to 8,802 units. An analysis of residential certificates of occupancy and demolitions since 2000 indicates that the number of housing units has leveled off or declined slightly since 2000. This is no doubt due to the lack of vacant land in the municipality. As with many suburban communities, the predominant housing unit type is single family detached housing, presently almost 80% of the total. Multi-family housing units comprise 18.7% of the total number of units. Single family attached housing units comprise 1.5% of all units in the Village.

### **Size of Housing Units**

The average housing unit in Ridgewood is larger than in Bergen County or the State of New Jersey. Table 13 shows, for Ridgewood, Bergen County and New Jersey, the number of rooms contained in housing units in 1990 and 2000. The average number of rooms per unit in Ridgewood in 2000 was 7.2, greater than the 5.7 and 5.6 rooms per unit, respectively, for the County and State. The table also indicates that the Village contains a lower percentage of units with 0 to 6 rooms than either the County or State, and a higher percentage of units with at least 7 rooms.

### **Age of Housing Units**

Table 14 indicates that 81.6% of Ridgewood's housing stock was constructed prior to 1960. This reflects the Village's development history as a rail-oriented suburb, the pattern of suburban development prevalent before the 1950's. In table indicates a declining percentage of homes that are newer, which corresponds well with the stable and fully-developed nature of the Ridgewood.

### **Condition of Housing Units**

The condition of housing units in the Village of Ridgewood is generally good. Limited data from the 1990 and 2000 Census reports, provided in Table 15, indicates that only 20 units lacked complete plumbing facilities in 2000 (0.2% of the total) and that only 24 lacked complete kitchen facilities (0.3% of the total). It should be noted that there may be some overlap in these two categories (a unit could lack both complete plumbing and kitchen facilities, and be counted twice).

### **Value of Housing Units**

Ridgewood's housing stock is of high value, being significantly higher than housing value throughout Bergen County, and more than twice as high as Statewide housing values. Table 16 compares the purchase value of various housing types for Ridgewood, Bergen County and New

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Jersey in 1990 and 2000. In 2000, the average value of owner-occupied housing units in Ridgewood was \$387,200, compared with \$250,300 for the County and \$170,800 for the State. Ridgewood also has a higher percentage of more expensive homes, and a lower percentage of less expensive homes, than either the County or State.

Table 17 compares rental values for the Village, Bergen County and the State in 1990 and 2000. As with owner-occupied housing, the value of renter-occupied units was higher in Ridgewood than the County or State. The Village's median rent value in 2000 was \$1,220, compared with \$872 and \$751 for the County and State, respectively. Similarly, the Village had a greater percentage of rental units with higher rent values, and a less percentage of rental units with lower rent values, than Bergen County and New Jersey.

These housing values are obviously due to several factors. Location, of course, is important, as the Village is located close to employment centers, in an area of high demand and limited supply. The high quality of the homes, their generally good condition, and the stable residential neighborhoods further enhances housing values, as does a good school system, compact central business district, parks systems and other features.

### **Occupancy/Vacancy Rates**

Housing in the Village of Ridgewood generally exhibits low vacancy rates. Table 18 compares occupancy and vacancy rates for various housing types in Ridgewood, Bergen County and New Jersey in 1990 and 2000. The overall vacancy rate in Ridgewood in 2000 (2.3%) was lower than existed in the County (2.6%) and the State (7.4%). Within the individual unit types, however, the comparisons between the Village and the County and State vary. Single family detached units had a vacancy rate of only 1.8%, whereas single family attached units had a vacancy rate of 4.5% and two-family units had a vacancy rate of 8.9%. Other unit types' vacancy rates fell within these extremes.

### **Owner/Renter Occupancy**

Table 19 compares the occupancy characteristics (owner versus renter occupancy) for Ridgewood, Bergen County and the State in 1990 and 2000. In general, the Village exhibits higher owner occupancy and lower renter occupancy rates than Bergen County or New Jersey. The averages, however, are skewed by the high numbers of single family dwellings and their low renter occupancy rates in the Village. By contrast, renter occupancy of multi-family units is higher in the Village than in either the County or State.

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## **POPULATION, EMPLOYMENT AND HOUSEHOLD PROJECTIONS**

### **Population Projection**

As stated above, and as shown by the last three census reports, Ridgewood's total population has declined overall since 1960, by more than 400 persons, and since 1970 by more than 2,500 persons. This is so even with an increase of almost 800 persons between 1990 and 2000, suggesting that the Village's population is unlikely to grow significantly in the future.

As indicated in the text of the housing element, COAH has projected a growth of 269 housing units in the Village between 2004 and 2018. Based upon the average household size of 2.87 persons per household from the last two Census reports, this would translate into a population growth of 777 persons in the next ten years, which is comparable to the population growth of 784 persons between 1990 and 2000.

The State Data Center has projected that Bergen County's population will grow by 6.45% from 2004 to 2020. COAH's projection of It is worth noting that in every census 1960, the Village has grown by a smaller percentage, or declined by a greater percentage, than Bergen County. Overall for the period from 1960 to 2000, Bergen County's population has grown by 13.3%, whereas the Village's population has declined by 4.8%. This appears to be related to the lack of vacant land in the Village, its stable land use pattern and the demographic characteristics of its population. COAH's growth projection of 777 persons through 2018 represents a 3.1% population growth in the Village, which is a lesser growth rate than the County growth projection. Given the flat or declining trend in housing growth since 2000, however, the lack of vacant land and the recent steep downturn in the housing and financial markets, this growth may not be fully realized, at least by 2018, unless there is an increase in average household size.

### **Employment Projection**

Again as indicated in the text of the housing element, COAH has projected a growth of 670 jobs in the Village between 2004 and 2018. Also as noted in the housing element, there has been an estimated decline of 3 jobs from the beginning of 2004 to almost the end of 2008. The recent severe downturn in the market has resulted in job losses, not job gains. Although the market may recover, it is expected to take considerable time to recover the losses from the downturn. The last housing element reported covered employment data for the Village from 1980 through 1992. During this 13-year period, covered employment in the Village only increased by 182 jobs, an annual average job growth of 14 jobs. If this same job growth rate were applied for the period of 2004 through 2018, this would result in employment growth of 210 jobs. Finally, there is also little or no room to accommodate job growth in the Village. All of these factors suggest that employment growth of 670 jobs in the Village from 2004 through 2018 may be unrealistic, and that lesser growth can be expected.

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### **Housing Projection**

As noted above in the population projection, COAH has projected a growth of 269 housing units between 2014 and 2018. This is almost twice the growth in housing units reported between 1990 and 2000 by the census, when there was more capacity for growth than now. In recent years there has been very little residential development in Ridgewood. As indicated in the text of the housing element, the number of housing units has either stayed at 2000 levels or has decreased. The reason for this condition is clearly the lack of vacant developable land. The census data also shows a gradual slowing of housing growth in the Village. The Village's housing stock has effectively stabilized, at least for the near future. Any future increase in housing units is likely to result from the occasional minor subdivision, a few demolitions of single family dwellings and their replacement with two family dwellings, or possibly through development policies set forth in the housing plan.

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**DEMOGRAPHIC  
AND  
HOUSING DATA  
TABLES**

**TABLE 1**  
**HISTORIC POPULATION TRENDS**  
**1920 - 2000**  
**RIDGEWOOD VILLAGE & BERGEN COUNTY**

RIDGEWOOD VILLAGE 1920 - 2000

1920	1930	1940	1950	1960	1970	1980	1990	2000
7,580	12,188	14,948	17,481	25,391	27,547	25,208	24,152	24,936

BERGEN COUNTY 1920 - 2000

1920	1930	1940	1950	1960	1970	1980	1990	2000
210,643	364,977	409,646	539,139	780,255	897,148	845,385	825,380	884,118

RIDGEWOOD VILLAGE 1960 - 2000

1960	1970		1980		1990		2000	
Number	Number	Percent Change	Number	Percent Change	Number	Percent Change	Number	Percent Change
25,391	27,547	8.5%	25,208	-8.5%	24,152	-4.2%	24,936	3.2%

BERGEN COUNTY 1960 - 2000

1960	1970		1980		1990		2000	
Number	Number	Percent Change	Number	Percent Change	Number	Percent Change	Number	Percent Change
780,255	897,148	15.0%	845,385	-5.8%	825,380	-2.4%	884,118	7.1%

Source: U.S. Census



**TABLE 2**  
**AGE GROUPS, MEDIAN AGE**  
**1990 & 2000**

**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

AGE IN YEARS	RIDGEWOOD VILLAGE				BERGEN COUNTY		STATE OF NEW JERSEY	
	1990		2000		1990	2000	1990	2000
	NUMBER	%	NUMBER	%	%	%	%	%
Under 5	1,560	6.5%	1,938	7.8%	5.9%	6.3%	6.9%	6.7%
5 to 9	1,672	6.9%	2,188	8.8%	5.5%	6.6%	6.4%	7.2%
10 to 14	1,810	7.5%	2,192	8.8%	5.5%	6.4%	6.2%	7.0%
15 to 19	1,713	7.1%	1,556	6.2%	5.8%	5.5%	6.5%	6.2%
20 to 24	1,301	5.4%	706	2.8%	6.7%	4.7%	7.3%	5.7%
25 to 34	2,858	11.8%	2,317	9.3%	16.5%	13.3%	17.6%	14.1%
35 to 44	4,379	18.1%	4,547	18.2%	15.7%	17.3%	15.5%	17.1%
45 to 54	3,376	14.0%	4,230	17.0%	12.1%	14.6%	10.9%	13.8%
55 to 64	2,381	9.9%	2,231	8.9%	11.1%	9.9%	9.3%	8.9%
65 to 74	1,687	7.0%	1,550	6.2%	9.1%	7.8%	7.9%	6.8%
75 & over	1,415	5.9%	1,481	5.9%	6.2%	7.5%	5.5%	6.4%
TOTAL	24,152	100.0%	24,936	100.0%	100.1%	100.0%	100.0%	99.9%
MEDIAN AGE		37.9		38.6	37.6	39.1	34.5	36.7

Source: U.S. Census Bureau, 1990 STF 1 - Profiles 1 & 2; 2000 SFT 1 - Profile 1

**TABLE 3**  
**AGE GROUP TRENDS**  
**1970 - 2000**

**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

**RIDGEWOOD VILLAGE**

AGE	1970		1980		1990		2000	
<u>Years</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
0 - 19	10,664	38.7%	7,927	31.4%	6,755	28.0%	7,874	31.6%
20 - 44	7,150	26.0%	8,059	32.0%	8,538	35.4%	7,570	30.4%
45 - 64	6,819	24.8%	6,187	24.5%	5,757	23.8%	6,461	25.9%
Over 65	2914	10.6%	3035	12.0%	3102	12.8%	3031	12.2%
TOTAL	27,547	100.0%	25,208	100.0%	24,152	100.0%	24,936	100.0%

**BERGEN COUNTY**

AGE	1970		1980		1990		2000	
<u>Years</u>	<u>Percent</u>		<u>Percent</u>		<u>Percent</u>		<u>Percent</u>	
0 - 19	34.6%		26.7%		22.7%		24.9%	
20 - 44	30.6%		35.0%		38.8%		35.3%	
45 - 64	25.4%		25.9%		23.2%		24.5%	
Over 65	9.4%		12.5%		15.3%		15.2%	
TOTAL	100.0%		100.1%		100.0%		100.0%	

**NEW JERSEY**

AGE	1970		1980		1990		2000	
<u>Years</u>	<u>Percent</u>		<u>Percent</u>		<u>Percent</u>		<u>Percent</u>	
0 - 19	36.4%		30.5%		25.6%		27.1%	
20 - 44	31.3%		35.7%		40.4%		36.9%	
45 - 64	22.5%		22.1%		20.2%		22.7%	
Over 65	9.8%		11.6%		13.4%		13.2%	
TOTAL	100.0%		99.9%		99.6%		100.0%	

Source: U.S. Census Bureau, 1970 PC(1)-C32; 2000 DP-1

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**TABLE 4**  
**MEDIAN AGE TRENDS**  
**1960 - 2000**  
**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

LOCATION	MEDIAN AGE				
	1960	1970	1980	1990	2000
Ridgewood Village	36.3	33.9	35.6	37.9	38.6
Bergen County	33.2	33.0	35.4	37.6	39.1
New Jersey	32.3	30.2	32.2	34.5	36.7

Source: U.S. Census

**TABLE 5**  
**HOUSEHOLD SIZE**

**1990 & 2000**

**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

HOUSEHOLD SIZE	RIDGEWOOD VILLAGE				BERGEN COUNTY		NEW JERSEY	
	1990		2000		1990	2000	1990	2000
	NUMBER	%	NUMBER	%	%	%	%	%
1 Person Households	1,488	17.8%	1,589	18.5%	23.2%	24.6%	23.1%	24.5%
Family Households	n.a.		n.a.					
Non-Family Households	1,488		1,589					
2 Person Households	2,407	28.8%	2,423	28.2%	31.7%	30.6%	30.5%	30.1%
Family Households	2,214		2,272					
Non-Family Households	193		151					
3 Person Households	1,647	19.7%	1,574	18.3%	18.4%	17.4%	18.2%	17.3%
Family Households	1,600		1,557					
Non-Family Households	47		17					
4 Person Households	1,763	21.1%	1,845	21.5%	16.3%	16.4%	16.4%	16.0%
Family Households	1,747		1,845					
Non-Family Households	16		0					
5 Person Households	760	9.1%	831	9.7%	6.9%	7.3%	7.4%	7.6%
Family Households	758		831					
Non-Family Households	2		0					
6 Person Households	210	2.5%	285	3.3%	2.3%	2.7%	2.7%	2.9%
Family Households	209		285					
Non-Family Households	1		0					
7+ Person Households	79	0.9%	35	0.4%	1.2%	1.0%	1.7%	1.6%
Family Households	77		35					
Non-Family Households	2		0					
TOTAL	8,354	100.0%	8,582	100.0%	100.0%	100.0%	100.0%	100.0%
Family Households	6,605	79.1%	6,825		72.9%	71.4%	72.3%	70.7%
Non-Family Households	1,749	20.9%	1,757		27.1%	28.6%	27.7%	29.3%
PERSONS IN HOUSEHOLDS	23,939		24,711					
TOTAL HOUSEHOLDS	8,354		8,603					
PERSONS PER HOUSEHOLD	2.87		2.87		2.64	2.64	2.70	2.68
PERSONS IN FAMILIES	21,558		22,337					
TOTAL FAMILIES	6,605		6,777					
PERSONS PER FAMILY	3.26		3.30		3.14	3.17	3.21	3.21

Sources:

U.S. Census Bureau, 1990 STF 1 - Profiles 3, 4

U.S. Census Bureau, 2000 SF 1 - Profile 3

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**TABLE 6**  
**HISTORIC TRENDS IN HOUSEHOLD SIZE**  
**1960 - 2000**  
**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

PERSONS PER HOUSEHOLD						
LOCATION	1950	1960	1970	1980	1990	2000
Ridgewood Village	3.24	3.40	3.38	3.01	2.87	2.87
Bergen County	3.39	3.36	3.19	2.79	2.64	2.64
New Jersey	3.39	3.27	3.16	2.84	2.70	2.68

Source: U.S. Census

**TABLE 7**  
**HOUSEHOLD INCOME LEVEL**  
**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

<b>1989</b>				
Household Income	RIDGEWOOD VILLAGE		BERGEN COUNTY	NEW JERSEY
	NUMBER OF HOUSEHOLDS	PERCENT	PERCENT	PERCENT
less than - 25,000	1,030	12.3%	22.3%	28.9%
\$ 25,000 - 49,999	1,531	18.3%	28.4%	31.9%
\$ 50,000 - 74,999	1,600	19.2%	22.3%	21.0%
\$ 75,000 - 99,999	1,274	15.3%	12.3%	9.5%
\$ 100,000 - 124,999	845	10.1%	6.2%	4.1%
\$ 125,000 - 149,999	666	8.0%	2.9%	1.8%
\$ 150,000 or more	1,407	16.8%	5.5%	2.9%
<b>TOTAL</b>	<b>8,353</b>	<b>100.0%</b>	<b>99.9%</b>	<b>100.1%</b>
<b>MEDIAN HOUSEHOLD INCOME</b>		<b>\$75,221</b>	<b>\$49,249</b>	<b>\$40,927</b>

<b>1999</b>				
Household Income	RIDGEWOOD VILLAGE		BERGEN COUNTY	NEW JERSEY
	NUMBER OF HOUSEHOLDS	PERCENT	PERCENT	PERCENT
less than - 25,000	850	9.9%	16.2%	21.1%
\$ 25,000 - 49,999	1,108	12.9%	21.6%	24.2%
\$ 50,000 - 74,999	1,054	12.3%	19.0%	19.8%
\$ 75,000 - 99,999	1,074	12.5%	14.7%	13.5%
\$ 100,000 - 124,999	988	11.5%	9.8%	8.2%
\$ 125,000 - 149,999	734	8.6%	5.6%	4.5%
\$ 150,000 or more	2,774	32.3%	13.1%	8.6%
<b>TOTAL</b>	<b>8,582</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>MEDIAN HOUSEHOLD INCOME</b>		<b>\$104,286</b>	<b>\$65,241</b>	<b>\$55,146</b>

Source: U.S. Census Bureau, 1990 STF 3 - Profile 15; 2000 DP-3

**TABLE 8**  
**HOUSEHOLD POVERTY LEVEL**

**1989 & 1999**

**RIDGEWOOD VILLAGE**

HOUSEHOLD TYPE	RIDGEWOOD VILLAGE				BERGEN COUNTY		STATE OF NEW JERSEY	
	1989		1999		1989	1999	1989	1999
	NUMBER	%	NUMBER	%	%	%	%	%
Family Households								
(above poverty level)	6,632	99.0%	6,705	98.2%	97.3%	96.6%	94.4%	93.7%
(below poverty level)	66	1.0%	120	1.8%	2.7%	3.4%	5.6%	6.3%
Total Family Households	6,698	100.0%	6,825	100.0%	100.0%	100.0%	100.0%	100.0%
Nonfamily Households								
(above poverty level)	1,532	92.6%	1,626	92.5%	90.3%	90.0%	86.6%	86.8%
(below poverty level)	123	7.4%	131	7.5%	9.7%	10.0%	13.4%	13.2%
Total Nonfamily Household:	1,655	100.0%	1,757	100.0%	100.0%	100.0%	100.0%	100.0%
All Households								
(above poverty level)	8,164	97.7%	8,331	97.1%	95.4%	95.4%	92.3%	92.3%
(below poverty level)	189	2.3%	251	2.9%	4.6%	4.6%	7.7%	7.7%
Total All Households	8,353	100.0%	8,582	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 1990- U.S. Census Bureau, 1990 STF 3 - Profile 18

**TABLE 9**  
**EMPLOYMENT STATUS**  
**1990 & 2000**

**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

EMPLOYMENT STATUS <sup>1</sup>	RIDGEWOOD VILLAGE 1990		RIDGEWOOD VILLAGE 2000		BERGEN COUNTY 1990		BERGEN COUNTY 2000		STATE OF NEW JERSEY 1990		STATE OF NEW JERSEY 2000	
	Number	Percent <sup>2</sup>	Number	Percent <sup>2</sup>	Percent <sup>2</sup>	Percent <sup>2</sup>	Percent <sup>2</sup>	Percent <sup>2</sup>	Percent <sup>2</sup>	Percent <sup>2</sup>	Percent <sup>2</sup>	Percent <sup>2</sup>
Armed Forces	15	0.1%	3	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.2%	0.4%	0.2%
Civilian Labor Force	12,430	66.3%	11,791	64.1%	67.5%	64.6%	67.0%	64.1%	67.0%	64.1%	67.0%	64.1%
Employed	12,043	64.2%	11,426	62.2%	64.5%	62.0%	63.1%	60.3%	63.1%	60.3%	63.1%	60.3%
Unemployed	387	2.1%	365	2.0%	3.0%	2.6%	3.8%	3.7%	3.8%	3.7%	3.8%	3.7%
Not In Labor Force	6,300	33.6%	6,587	35.8%	32.5%	35.4%	32.6%	35.8%	32.6%	35.8%	32.6%	35.8%
<b>TOTAL</b>	<b>18,745</b>	<b>99.9%</b>	<b>18,381</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
 UNEMPLOYMENT RATE <sup>3</sup>		3.1%		3.1%	4.4%	4.1%	5.7%	5.8%				

<sup>1</sup> Persons 16 years of age and older

<sup>2</sup> Percent of population 16 years of age and older

<sup>3</sup> Percent of population 16 years of age and older in civilian labor force

Source: U.S. Census Bureau, 1990 STF 3 - Profile 13; 2000 DP-3



**TABLE 10**  
**EMPLOYMENT BY OCCUPATION 2000**  
**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

	VILLAGE OF RIDGEWOOD 1990		BERGEN COUNTY 1990	NEW JERSEY 1990
OCCUPATION	Number	Percent	Percent	Percent
Management, Professional & Related	6,456	53.6%	35.7%	30.2%
Service Occupations	795	6.6%	8.5%	11.5%
Sales & Office	3,812	31.7%	37.2%	34.7%
Farming, Fishing & Forestry	106	0.9%	0.7%	0.9%
Precision Production, Craft and Repair	407	3.4%	8.9%	10.0%
Operators, Fabricators and Laborers	467	3.9%	9.1%	12.7%
TOTAL	12,043	100.0%	100.0%	100.0%

	VILLAGE OF RIDGEWOOD 2000		BERGEN COUNTY 2000	NEW JERSEY 2000
OCCUPATION	Number	Percent	Percent	Percent
Management, Professional & Related	7,029	61.5%	43.1%	38.0%
Service Occupations	755	6.6%	10.9%	13.6%
Sales & Office	2,973	26.0%	30.2%	28.5%
Farming, Fishing & Forestry	0	0.0%	0.0%	0.2%
Construction, Extraction & Maintenance	379	3.3%	6.6%	7.8%
Production, Transportation & Moving	290	2.5%	9.1%	12.0%
TOTAL	11,426	100.0%	100.0%	100.0%

<sup>1</sup> Employed persons 16 years of age and older

Source: U.S. Census Bureau, 1990 STF 3 - Profile 11; 2000 DP-3

**TABLE 11**  
**EMPLOYMENT BY INDUSTRY - 1990 & 2000**  
**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

INDUSTRY	VILLAGE OF RIDGEWOOD 1990		BERGEN COUNTY 1990	NEW JERSEY 1990
	Number	Percent	Percent	Percent
Agriculture, Forestry & Fisheries	116	1.0%	0.8%	1.0%
Mining	5	0.0%	0.1%	0.1%
Construction	294	2.4%	5.4%	6.0%
Manufacturing (durable and nondurable goods)	1,578	13.1%	16.9%	16.9%
Transportation	315	2.6%	5.2%	5.1%
Communications & Other Public Utilities	386	3.2%	2.9%	3.5%
Wholesale Trade	754	6.3%	7.3%	5.4%
Retail Trade	1,545	12.8%	15.5%	15.2%
Finance, Insurance & Real Estate	1,813	15.1%	10.0%	8.9%
Business & Repair Services	742	6.2%	5.9%	5.3%
Personal Services	239	2.0%	2.5%	2.8%
Entertainment & Recreation Services	128	1.1%	1.4%	1.7%
Professional & Related services	3,939	32.7%	23.5%	23.4%
Public Administration	189	1.6%	2.7%	4.7%
<b>TOTAL</b>	<b>12,043</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

INDUSTRY	VILLAGE OF RIDGEWOOD 2000		BERGEN COUNTY 2000	NEW JERSEY 2000
	Number	Percent	Percent	Percent
Agriculture, Forestry, Fishing, Hunting & Mining	19	0.2%	0.1%	0.3%
Construction	357	3.1%	5.0%	5.6%
Manufacturing	1,156	10.1%	11.4%	12.0%
Transportation, Warehousing & Utilities	224	2.0%	5.3%	5.9%
Information	584	5.1%	5.0%	4.4%
Wholesale Trade	600	5.3%	5.8%	4.4%
Retail Trade	1,009	8.8%	11.8%	11.3%
Finance, Insurance, Real Estate, Rental & Leasing	1,819	15.9%	10.0%	8.9%
Educational, Health & Social Services	2,460	21.5%	19.5%	19.8%
Arts, Entertainment, Recreation, Accommodation & Food Services	510	4.5%	5.9%	6.9%
Professional & Related Services	1,856	16.2%	12.2%	11.5%
Other Services	557	4.9%	5.0%	4.4%
Public Administration	275	2.4%	3.0%	4.5%
<b>TOTAL</b>	<b>11,426</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Note: Figures represent employed persons 16 years of age and older

Source: U.S. Census Bureau, 1990 STF 3 - Profile 11; 2000 DP-3

**TABLE 12**  
**TYPE OF HOUSING UNITS**  
**1990 & 2000**  
**RIDGEWOOD VILLAGE**

<u>HOUSING UNIT TYPE</u>	1990		2000		CHANGE
	NUMBER	PERCENT	NUMBER	PERCENT	1990-2000 NUMBER
Single Family					
Single Family Detached	6,972	80.5%	7,011	79.7%	39
Single Family Attached	109	1.3%	134	1.5%	25
Total Single-Family	7,081	81.7%	7,145	81.2%	64
Multi-Family					
Multi-Family (2 units)	514	5.9%	583	6.6%	69
Multi-Family (3-4 units)	236	2.7%	230	2.6%	-6
Multi-Family (5-9 units)	225	2.6%	235	2.7%	10
Multi-Family (10-19 units)	233	2.7%	123	1.4%	-110
Multi-Family (20+ units)	316	3.6%	475	5.4%	159
Total Multi-Family	1,524	17.6%	1,646	18.7%	122
Other	61	0.7%	11	0.1%	-50
TOTAL ALL UNITS	8,666	100.0%	8,802	100.0%	136

Sources:

1990 - U.S. Census, STF 1 - Profile 8

2000 - U.S. Census, Table DP-4

**TABLE 13**

**SIZE OF HOUSING UNITS**

**1990 & 2000**

**VILLAGE OF RIDGEWOOD, BERGEN COUNTY & NEW JERSEY**

**1990**

RIDGEWOOD VILLAGE		BERGEN COUNTY		NEW JERSEY	
NUMBER OF ROOMS	UNITS WITH SPECIFIED NUMBER OF ROOMS				
	NUMBER	PERCENT	PERCENT	PERCENT	PERCENT
1	63	0.7%	1.3%	1.5%	
2	121	1.4%	2.7%	3.0%	
3	502	5.8%	13.1%	11.2%	
4	582	6.7%	14.2%	16.3%	
5	715	8.3%	14.1%	17.9%	
6	1,193	13.8%	17.3%	17.7%	
7	1,757	20.3%	15.3%	13.0%	
8	1,565	18.1%	10.8%	10.0%	
9+	2,168	25.0%	11.1%	9.5%	
TOTAL	8,666	100.0%	99.9%	100.1%	
MEDIAN ROOMS/UNIT		7.1	5.8	5.7	

**2000**

RIDGEWOOD VILLAGE			BERGEN COUNTY	NEW JERSEY
NUMBER OF ROOMS	UNITS WITH SPECIFIED NUMBER OF ROOMS			
	NUMBER	PERCENT	PERCENT	PERCENT
1	72	0.8%	1.9%	1.9%
2	152	1.7%	4.1%	3.9%
3	528	6.0%	12.9%	10.7%
4	629	7.1%	13.1%	14.4%
5	653	7.4%	14.1%	17.0%
6	1,192	13.5%	16.1%	17.0%
7	1,764	20.0%	14.5%	13.1%
8	1,518	17.2%	11.2%	11.1%
9+	2,294	26.1%	12.1%	10.9%
TOTAL	8,802	100.0%	100.0%	100.0%
MEDIAN ROOMS/UNIT		7.2	5.7	5.6

Sources:

1990 - U.S. Census, STF 1 - Profiles 5 & 6

2000 - Table DP-4

**TABLE 14**  
**AGE OF HOUSING UNITS**  
**2000**  
**VILLAGE OF RIDGEWOOD**

YEAR BUILT	NUMBER PERCENT	
1990 - March 2000	129	1.5%
1980 - 1989	407	4.6%
1970 - 1979	287	3.3%
1960 - 1969	792	9.0%
1940 - 1959	3,373	38.3%
Before 1939	3,814	43.3%
TOTAL	8,802	100.0%

Sources:

1990 - U.S. Census, STF 3, Profile 22

2000 - U.S. Census, Table DP-4

**TABLE 15**  
**CONDITION OF HOUSING UNITS**  
**1990 & 2000**  
**VILLAGE OF RIDGEWOOD**

	1990	2000
<u>CONDITION</u>	<u>NUMBER</u>	<u>NUMBER</u>
Lacking complete plumbing facilities	29	20
Lacking complete kitchen facilities	17	24

Sources:

1990 - U.S. Census, STF 3, Profiles 23 & 27

2000 - U.S. Census, Table DP-4

**TABLE 16**  
**VALUE OF HOUSING UNITS<sup>1</sup>**  
**1990 & 2000**

**VILLAGE OF RIDGEWOOD, BERGEN COUNTY & NEW JERSEY**

VALUE OF UNIT	1990		BERGEN COUNTY	NEW JERSEY
	RIDGEWOOD VILLAGE			
	UNITS	PERCENT	PERCENT	PERCENT
Less than \$50,000	17	0.3%	0.8%	3.4%
\$50,000 to \$99,999	32	0.5%	1.8%	16.8%
\$100,000 to \$149,999	104	1.7%	6.4%	23.8%
\$150,000 to \$199,999	589	9.4%	28.6%	24.8%
\$200,000 to \$299,999	2,463	39.4%	37.5%	20.3%
\$300,000 to \$499,999	2,052	32.8%	17.6%	8.3%
\$500,000 or more	990	15.8%	7.4%	2.6%
Median Value		\$296,400	\$226,000	\$161,200

VALUE OF UNIT	2000		BERGEN COUNTY	NEW JERSEY
	RIDGEWOOD VILLAGE			
	UNITS	PERCENT		
Less than \$50,000	36	0.6%	0.6%	1.8%
\$50,000 to \$99,999	13	0.2%	0.7%	13.5%
\$100,000 to \$149,999	45	0.7%	4.9%	24.4%
\$150,000 to \$199,999	239	3.7%	23.3%	22.3%
\$200,000 to \$299,999	1,660	25.5%	34.7%	20.8%
\$300,000 to \$499,999	2,671	41.0%	23.9%	12.5%
\$500,000 to \$999,999	1,544	23.7%	10.0%	4.0%
\$1,000,000 or more	301	4.6%	1.8%	0.7%
Median Value		\$387,200	\$250,300	\$170,800

1 - Value of specified owner-occupied housing units

Sources:

1990 - U.S. Census, STF 3, Profile H061

2000- U.S.Census, Table DP-4

TABLE 17

**RENTAL VALUE OF HOUSING UNITS<sup>1</sup>**  
**1990 & 2000**

**VILLAGE OF RIDGEWOOD, BERGEN COUNTY & NEW JERSEY**

**1990**

WITH CASH RENT VALUE	RIDGEWOOD VILLAGE		BERGEN COUNTY	NEW JERSEY
	NUMBER	PERCENT	PERCENT	PERCENT
Less than \$200	113	6.8%	4.0%	8.2%
\$200 to \$299	34	2.0%	3.5%	6.8%
\$300 to \$499	75	4.5%	20.9%	30.5%
\$500 to \$749	335	20.1%	42.8%	40.5%
\$750 to \$999	545	32.8%	17.1%	9.8%
\$1,000 or more	561	33.7%	11.7%	4.2%
<b>TOTAL</b>	<b>1,663</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>MEDIAN RENT VALUE</b>		<b>\$867</b>	<b>\$627</b>	<b>\$521</b>
<b>TOTAL RENTAL UNITS</b>				
with cash rent	1,702	96.1%	97.0%	97.1%
no cash rent	69	3.9%	3.0%	2.9%
<b>TOTAL RENTAL UNITS</b>	<b>1,771</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**2000**

WITH CASH RENT VALUE	RIDGEWOOD VILLAGE		BERGEN COUNTY	NEW JERSEY
	NUMBER	PERCENT	PERCENT	PERCENT
Less than \$200	55	3.3%	2.1%	6.3%
\$200 to \$299	47	2.8%	2.2%	3.4%
\$300 to \$499	74	4.4%	3.8%	12.3%
\$500 to \$749	117	7.0%	21.2%	41.8%
\$750 to \$999	295	17.7%	38.6%	24.3%
\$1,000 or more	571	34.2%	21.7%	8.7%
\$1,500 or more	509	30.5%	10.3%	3.2%
<b>TOTAL</b>	<b>1,668</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>MEDIAN RENT VALUE</b>		<b>\$1,220</b>	<b>\$872</b>	<b>\$751</b>
<b>TOTAL RENTAL UNITS</b>				
with cash rent	1,668	96.8%	96.7%	96.8%
no cash rent	55	3.2%	3.3%	3.2%
<b>TOTAL RENTAL UNITS</b>	<b>1,723</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<sup>1</sup> Contract rent of renter-occupied housing units

Sources:

1990 - U.S. Census, STF 1 - Profile 7

2000 - U.S. Census, Table DP-4



TABLE 18

## OCCUPANCY/VACANCY RATES BY HOUSING UNIT TYPE

## VILLAGE OF RIDGEWOOD, BERGEN COUNTY &amp; NEW JERSEY

1990						
TYPE OF UNIT	RIDGEWOOD VILLAGE				BERGEN COUNTY	NEW JERSEY
	OCCUPIED		VACANT		VACANT	VACANT
	NUMBER	% <sup>1</sup>	NUMBER	% <sup>1</sup>	% <sup>1</sup>	% <sup>1</sup>
Single-Family						
Single-Family Detached	6,791	97.4%	181	2.6%	2.7%	6.8%
Single-Family Attached	107	98.2%	2	1.8%	10.2%	11.8%
All Single Family	6,898	97.4%	183	2.6%	3.0%	7.4%
Multi-Family						
Multi-Family (2 units)	485	94.4%	29	5.6%	6.4%	11.4%
Multi-Family (3-4 units)	227	96.2%	9	3.8%	7.0%	10.3%
Multi-Family (5-9 units)	202	89.8%	23	10.2%	7.1%	11.5%
Multi-Family (10-19 units)	203	87.1%	30	12.9%	9.0%	11.6%
Multi-Family (20-49 units)	134	95.7%	6	4.3%	7.6%	11.7%
Multi-family (50 or more)	148	84.1%	28	15.9%	9.7%	14.4%
All Multi-Family	1,399	91.8%	125	8.2%	7.5%	11.7%
Other	57	93.4%	4	6.6%	8.9%	15.5%
TOTAL ALL UNITS	8,354	96.4%	312	3.6%	4.9%	9.1%
2000						
TYPE OF UNIT	RIDGEWOOD VILLAGE				BERGEN COUNTY	NEW JERSEY
	OCCUPIED		VACANT		VACANT	VACANT
	NUMBER	% <sup>1</sup>	NUMBER	% <sup>1</sup>	% <sup>1</sup>	% <sup>1</sup>
Single-Family						
Single-Family Detached	6,888	98.2%	123	1.8%	1.6%	5.6%
Single-Family Attached	128	95.5%	6	4.5%	4.2%	8.5%
All Single Family	7,016	98.2%	129	1.8%	1.8%	6.0%
Multi-Family						
Multi-Family (2 units)	531	91.1%	52	8.9%	3.7%	9.4%
Multi-Family (3-4 units)	230	100.0%	0	0.0%	3.3%	8.4%
Multi-Family (5-9 units)	228	97.0%	7	3.0%	2.4%	8.1%
Multi-Family (10-19 units)	116	94.3%	7	5.7%	3.2%	7.6%
Multi-Family (20-49 units)	471	99.2%	4	0.8%	3.8%	7.3%
Multi-Family (50 or more)	0	n.a.	0	n.a.	5.5%	7.9%
All Multi-Family	1,576	95.7%	70	4.3%	3.9%	8.3%
Other	11	100.0%	0	0.0%	10.2%	12.7%
TOTAL ALL UNITS	8,603	97.7%	199	2.3%	2.6%	7.4%

<sup>1</sup> Percent of total units of specified housing unit type

## Sources:

U.S. Census Bureau, 1990 STF 1 - Profile 8

U.S. Census Bureau, 2000 STF-3, Tables H30, H31

TABLE 19

**OWNER/RENTER OCCUPANCY CHARACTERISTICS OF HOUSING UNITS  
BY HOUSING UNIT TYPE<sup>1</sup>**

**RIDGEWOOD VILLAGE, BERGEN COUNTY & NEW JERSEY**

TYPE OF UNIT	1990					
	RIDGEWOOD VILLAGE				BERGEN COUNTY	STATE OF NEW JERSEY
	OWNER OCCUPIED		RENTER OCCUPIED		RENTER OCCUPIED	RENTER OCCUPIED
	NUMBER	% <sup>2</sup>	NUMBER	% <sup>2</sup>	% <sup>2</sup>	% <sup>2</sup>
All Single Family	6,394	92.7%	504	7.3%	7.3%	9.0%
Single-Family Detached	6,322	93.1%	469	6.9%	6.1%	7.2%
Single-Family Attached	72	67.3%	35	32.7%	33.1%	28.4%
All Multi-Family	152	10.9%	1,247	89.1%	69.9%	79.1%
Multi-Family (2 units)	96	19.8%	389	80.2%	57.6%	61.3%
Multi-Family (3-4 units)	20	8.8%	207	91.2%	85.3%	81.8%
Multi-Family (5-9 units)	21	10.4%	181	89.6%	87.3%	85.8%
Multi-Family (10-19 units)	14	6.9%	189	93.1%	85.7%	88.5%
Multi-Family (20-49 units)	1	0.7%	133	99.3%	81.2%	91.6%
Multi-Family (50 or more)	0	0.0%	148	100.0%	55.3%	85.5%
Other	18	31.6%	39	68.4%	54.1%	38.2%
TOTAL ALL UNITS	6,564	78.6%	1,790	21.4%	32.1%	35.1%

TYPE OF UNIT	2000					
	RIDGEWOOD VILLAGE				BERGEN COUNTY	STATE OF NEW JERSEY
	OWNER OCCUPIED		RENTER OCCUPIED		RENTER OCCUPIED	RENTER OCCUPIED
	NUMBER	% <sup>2</sup>	NUMBER	% <sup>2</sup>	% <sup>2</sup>	% <sup>2</sup>
All Single Family	6,648	94.8%	368	5.2%	7.9%	9.8%
Single-Family Detached	6,529	94.8%	359	5.2%	6.4%	7.2%
Single-Family Attached	119	93.0%	9	7.0%	30.8%	26.7%
All Multi-Family	232	14.6%	1,355	85.4%	80.2%	78.9%
Multi-Family (2 units)	144	27.1%	387	72.9%	57.7%	62.2%
Multi-Family (3-4 units)	0	0.0%	230	100.0%	85.2%	82.0%
Multi-Family (5-9 units)	15	6.6%	213	93.4%	84.3%	83.2%
Multi-Family (10-19 units)	13	11.2%	103	88.8%	83.0%	86.1%
Multi-Family (20-49 units)	37	13.9%	230	86.1%	80.7%	89.5%
Multi-Family (50 or more)	12	5.9%	192	94.1%	64.4%	87.2%
Other	11	100.0%	0	0.0%	20.3%	16.9%
TOTAL ALL UNITS	6,880	80.0%	1,723	20.0%	32.8%	34.4%

<sup>1</sup> Occupancy of occupied housing units

<sup>2</sup> Percent of total units of specified housing unit type

Sources:

U.S. Census Bureau, 1990 STF 1 - Profile 8

U.S. Census Bureau, 2000 STF 1 - Profile 8

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**DRAFT PROPOSED  
AFFORDABLE HOUSING  
DEVELOPMENT FEE ORDINANCE**

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**DRAFT PROPOSED  
AFFORDABLE HOUSING  
DEVELOPMENT FEE ORDINANCE**

**A. Purpose**

1. In Holmdel Builder's Association V. Holmdel Township, 121 N.J. 550 (1990), the New Jersey Supreme Court determined that mandatory development fees are authorized by the Fair Housing Act of 1985 (the Act), N.J.S.A. 52:27d-301 et seq., and the State Constitution, subject to the Council on Affordable Housing's (COAH's) adoption of rules.
2. Pursuant to P.L.2008, c.46 section 8 (C. 52:27D-329.2) and the Statewide Non-Residential Development Fee Act (C. 40:55D-8.1 through 8.7), COAH is authorized to adopt and promulgate regulations necessary for the establishment, implementation, review, monitoring and enforcement of municipal affordable housing trust funds and corresponding spending plans. Municipalities that are under the jurisdiction of the Council or court of competent jurisdiction and have a COAH-approved spending plan may retain fees collected from non-residential development.
3. This ordinance establishes standards for the collection, maintenance, and expenditure of development fees pursuant to COAH's regulations and in accordance P.L.2008, c.46, Sections 8 and 32-38. Fees collected pursuant to this ordinance shall be used for the sole purpose of providing low- and moderate-income housing. This ordinance shall be interpreted within the framework of COAH's rules on development fees, codified at N.J.A.C. 5:97-8.

**B. Basic requirements**

1. This ordinance shall not be effective until approved by COAH pursuant to N.J.A.C. 5:96-5.1.
2. The Village of Ridgewood shall not spend development fees until COAH has approved a plan for spending such fees in conformance with N.J.A.C. 5:97-8.10 and N.J.A.C. 5:96-5.3.

**C. Definitions**

1. The following terms, as used in this ordinance, shall have the following meanings:
  - a. "Affordable housing development" means a development included in the Housing Element and Fair Share Plan, and includes, but is not limited to,

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an inclusionary development, a municipal construction project or a 100 percent affordable development.

- b. "COAH" or the "Council" means the New Jersey Council on Affordable Housing established under the Act which has primary jurisdiction for the administration of housing obligations in accordance with sound regional planning consideration in the State.
- c. "Development fee" means money paid by a developer for the improvement of property as permitted in N.J.A.C. 5:97-8.3.
- d. "Developer" means the legal or beneficial owner or owners of a lot or of any land proposed to be included in a proposed development, including the holder of an option or contract to purchase, or other person having an enforceable proprietary interest in such land.
- e. "Equalized assessed value" means the assessed value of a property divided by the current average ratio of assessed to true value for the municipality in which the property is situated, as determined in accordance with sections 1, 5, and 6 of P.L.1973, c.123 (C.54:1-35a through C.54:1-35e).
- f. "Green building strategies" means those strategies that minimize the impact of development on the environment, and enhance the health, safety and well-being of residents by producing durable, low-maintenance, resource-efficient housing while making optimum use of existing infrastructure and community services.

#### **D. Residential Development fees**

- 1. Imposed fees
  - a. Residential developers, except for developers of the types of development specifically exempted below, shall pay a fee of one percent of the equalized assessed value for residential development provided no increased density is permitted.
  - b. When an increase in residential density pursuant to N.J.S.A. 40:55D-70d(5) (known as a "d" variance) has been permitted, developers may be required to pay a development fee of six percent of the equalized assessed value for each additional unit that may be realized. However, if the zoning on a site has changed during the two-year period preceding the filing of such a variance application, the base density for the purposes of calculating the bonus development fee shall be the highest density permitted by right during the two-year period preceding the filing of the variance application.

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Example: If an approval allows four units to be constructed on a site that was zoned for two units, the fees would equal one percent of the equalized assessed value on the first two units; and the specified higher percentage up to six percent of the equalized assessed value for the two additional units, provided zoning on the site has not changed during the two-year period preceding the filing of such a variance application.

2. Eligible exactions, ineligible exactions and exemptions for residential development
  - a. Affordable housing developments and developments where the developer has made a payment in lieu of on-site construction of affordable units shall be exempt from development fees.
  - b. Developments that have received preliminary or final site plan approval prior to the adoption of a municipal development fee ordinance shall be exempt from development fees, unless the developer seeks a substantial change in the approval. Where a site plan approval does not apply, a zoning and/or building permit shall be synonymous with preliminary or final site plan approval for this purpose. The fee percentage shall be vested on the date that the building permit is issued.
  - c. Development fees shall be imposed and collected when an existing structure is demolished and replaced. The development fee shall be calculated on the increase in the equalized assessed value of the improved structure.
  - d. Developers of residential structures demolished and replaced as a result of a natural disaster, and developers of additions and alterations to residential structures shall be exempt from paying a development fee; provided, however, that alterations that are replacements of a substantial demolition of a dwelling shall be subject to the fee specified in Paragraph D.1 above.

**E. Non-residential Development fees**

1. Imposed fees
  - a. Within all zoning districts, non-residential developers, except for developers of the types of development specifically exempted, shall pay a fee equal to two and one-half (2.5) percent of the equalized assessed value of the land and improvements, for all new non-residential construction on an unimproved lot or lots.
  - b. Non-residential developers, except for developers of the types of development specifically exempted, shall also pay a fee equal to two and one-half (2.5) percent of the increase in equalized assessed value resulting

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from any additions to existing structures to be used for non-residential purposes.

- c. Development fees shall be imposed and collected when an existing structure is demolished and replaced. The development fee of two and a half percent (2.5%) shall be calculated on the difference between the equalized assessed value of the pre-existing land and improvement and the equalized assessed value of the newly improved structure, i.e. land and improvement, at the time final certificate of occupancy is issued. If the calculation required under this section results in a negative number, the non-residential development fee shall be zero.
2. Eligible exactions, ineligible exactions and exemptions for non-residential development
- a. The non-residential portion of a mixed-use inclusionary or market rate development shall be subject to the two and a half (2.5) percent development fee, unless otherwise exempted below.
  - b. The 2.5 percent fee shall not apply to an increase in equalized assessed value resulting from alterations, change in use within existing footprint, reconstruction, renovations and repairs.
  - c. Non-residential developments shall be exempt from the payment of non-residential development fees in accordance with the exemptions required pursuant to P.L.2008, c.46, as specified in the Form N-RDF "State of New Jersey Non-Residential Development Certification/Exemption" Form. Any exemption claimed by a developer shall be substantiated by that developer.
  - d. A developer of a non-residential development exempted from the non-residential development fee pursuant to P.L.2008, c.46 shall be subject to it at such time the basis for the exemption no longer applies, and shall make the payment of the non-residential development fee, in that event, within three years after that event or after the issuance of the final certificate of occupancy of the non-residential development, whichever is later.
  - e. If a property which was exempted from the collection of a non-residential development fee thereafter ceases to be exempt from property taxation, the owner of the property shall remit the fees required pursuant to this section within 45 days of the termination of the property tax exemption. Unpaid non-residential development fees under these circumstances may be enforceable by the Village of Ridgewood as a lien against the real property of the owner.

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**F. Collection procedures**

1. Upon the granting of a preliminary, final or other applicable approval, for a development, the applicable approving authority shall direct its staff to notify the construction official responsible for the issuance of a building permit.
2. For non-residential developments only, the developer shall also be provided with a copy of Form N-RDF "State of New Jersey Non-Residential Development Certification/Exemption" to be completed as per the instructions provided. The Developer of a non-residential development shall complete Form N-RDF as per the instructions provided. The construction official shall verify the information submitted by the non-residential developer as per the instructions provided in the Form N-RDF. The Tax assessor shall verify exemptions and prepare estimated and final assessments as per the instructions provided in Form N-RDF.
3. The construction official responsible for the issuance of a building permit shall notify the local tax assessor of the issuance of the first building permit for a development which is subject to a development fee.
4. Within 90 days of receipt of that notice, the municipal tax assessor, based on the plans filed, shall provide an estimate of the equalized assessed value of the development.
5. The construction official responsible for the issuance of a final certificate of occupancy notifies the local assessor of any and all requests for the scheduling of a final inspection on property which is subject to a development fee.
6. Within 10 business days of a request for the scheduling of a final inspection, the municipal assessor shall confirm or modify the previously estimated equalized assessed value of the improvements of the development; calculate the development fee; and thereafter notify the developer of the amount of the fee.
7. Should the Village of Ridgewood fail to determine or notify the developer of the amount of the development fee within 10 business days of the request for final inspection, the developer may estimate the amount due and pay that estimated amount consistent with the dispute process set forth in subsection b. of section 37 of P.L.2008, c.46 (C.40:55D-8.6).
8. The developer shall pay 100 percent of the calculated development fee amount prior to the municipal issuance of a final certificate of occupancy for the subject property.
9. Appeal of development fees
  - a. A developer may challenge residential development fees imposed by filing a challenge with the County Board of Taxation. Pending a review and



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determination by the Board, collected fees shall be placed in an interest bearing escrow account by the Village of Ridgewood. Appeals from a determination of the Board may be made to the tax court in accordance with the provisions of the State Tax Uniform Procedure Law, R.S.54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.

- b. A developer may challenge non-residential development fees imposed by filing a challenge with the Director of the Division of Taxation. Pending a review and determination by the Director, which shall be made within 45 days of receipt of the challenge, collected fees shall be placed in an interest bearing escrow account by the Village of Ridgewood. Appeals from a determination of the Director may be made to the tax court in accordance with the provisions of the State Tax Uniform Procedure Law, R.S.54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.

**G. Affordable Housing trust fund**

- 1. The Village of Ridgewood has created a separate, interest-bearing housing trust fund to be maintained by the chief financial officer for the purpose of depositing development fees collected from residential and non-residential developers and proceeds from the sale of units with extinguished controls.
- 2. The following additional funds shall be deposited in the Affordable Housing Trust Fund and shall at all times be identifiable by source and amount:
  - a. payments in lieu of on-site construction of affordable units;
  - b. developer contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible;
  - c. rental income from municipally operated units;
  - d. repayments from affordable housing program loans;
  - e. recapture funds;
  - f. proceeds from the sale of affordable units; and
  - g. any other funds collected in connection with the Village of Ridgewood's affordable housing program.

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3. The Village of Ridgewood has provided COAH with written authorization, in the form of a three-party escrow agreement between the municipality, the bank holding the account and COAH to permit COAH to direct the disbursement of the funds as provided for in N.J.A.C. 5:97-8.13(b).
  4. All interest accrued in the housing trust fund shall only be used on eligible affordable housing activities approved by COAH.

**H. Use of funds**

1. The expenditure of all funds shall conform to a spending plan approved by COAH. Funds deposited in the housing trust fund may be used for any activity approved by COAH to address the Village of Ridgewood's fair share obligation and may be set up as a grant or revolving loan program. Such activities include, but are not limited to: preservation or purchase of housing for the purpose of maintaining or implementing affordability controls, rehabilitation, new construction of affordable housing units and related costs, accessory apartment, market to affordable, or regional housing partnership programs, conversion of existing non-residential buildings to create new affordable units, green building strategies designed to be cost saving and in accordance with accepted national or state standards, purchase of land for affordable housing, improvement of land to be used for affordable housing, extensions or improvements of roads and infrastructure to affordable housing sites, financial assistance designed to increase affordability, administration necessary for implementation of the Housing Element and Fair Share Plan, or any other activity as permitted pursuant to N.J.A.C. 5:97-8.7 through 8.9 and specified in the approved spending plan.
2. Funds shall not be expended to reimburse the Village of Ridgewood for past housing activities.
3. At least 30 percent of all development fees collected and interest earned shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in the municipal Fair Share Plan. One-third of the affordability assistance portion of development fees collected shall be used to provide affordability assistance to those households earning 30 percent or less of median income by region.
  - a. Affordability assistance programs may include down payment assistance, security deposit assistance, low interest loans, rental assistance, assistance with homeowners association or condominium fees and special assessments, and assistance with emergency repairs.
  - b. Affordability assistance to households earning 30 percent or less of median income may include buying down the cost of low or moderate income units in the municipal Fair Share Plan to make them affordable to households earning 30 percent or less of median income.

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- c. Payments in lieu of constructing affordable units on site and funds from the sale of units with extinguished controls shall be exempt from the affordability assistance requirement.
  4. The Village of Ridgewood may contract with a private or public entity to administer any part of its Housing Element and Fair Share Plan, including the requirement for affordability assistance, in accordance with N.J.A.C. 5:96-18.
  5. No more than 20 percent of all revenues collected from development fees, may be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to develop or implement a new construction program, a Housing Element and Fair Share Plan, and/or an affirmative marketing program. In the case of a rehabilitation program, no more than 20 percent of the revenues collected from development fees shall be expended for such administrative expenses. Administrative funds may be used for income qualification of households, monitoring the turnover of sale and rental units, and compliance with COAH's monitoring requirements. Legal or other fees related to litigation opposing affordable housing sites or objecting to the Council's regulations and/or action are not eligible uses of the affordable housing trust fund.

**I. Monitoring**

The Village of Ridgewood shall complete and return to COAH all monitoring forms included in monitoring requirements related to the collection of development fees from residential and non-residential developers, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, barrier free escrow funds, rental income, repayments from affordable housing program loans, and any other funds collected in connection with the Village of Ridgewood's housing program, as well as to the expenditure of revenues and implementation of the plan certified by COAH. All monitoring reports shall be completed on forms designed by COAH.

**J. Ongoing collection of fees**

1. The ability for the Village of Ridgewood to impose, collect and expend development fees shall expire with its substantive certification unless the Village of Ridgewood has filed an adopted Housing Element and Fair Share Plan with COAH, has petitioned for substantive certification, and has received COAH's approval of its development fee ordinance. If the Village of Ridgewood fails to renew its ability to impose and collect development fees prior to the expiration of substantive certification, it may be subject to forfeiture of any or all funds remaining within its municipal trust fund. Any funds so forfeited shall be deposited into the "New Jersey Affordable Housing Trust Fund" established pursuant to section 20 of P.L.1985, c.222 (C.52:27D-320). The Village of Ridgewood shall not impose a residential development fee on a development that

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receives preliminary or final site plan approval after the expiration of its substantive certification or judgment of compliance, nor shall the Village of Ridgewood retroactively impose a development fee on such a development. The Village of Ridgewood shall not expend development fees after the expiration of its substantive certification or judgment of compliance.